

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Oscar A Melendez
Rocio M Melendez
Debtor(s)

Case No. 16-03636

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2016.
- 2) The plan was confirmed on 05/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/06/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/24/2017.
- 5) The case was dismissed on 12/01/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,299.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,198.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$20,198.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$984.03
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$984.03

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFORDABLE HOUSING CORP	Secured	0.00	0.00	0.00	0.00	0.00
BRENDA ESTRADA	Priority	1,275.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	16,742.00	16,742.00	16,742.00	6,224.73	1,037.90
CAPITAL ONE AUTO FINANCE	Unsecured	NA	127.29	127.29	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,859.00	2,859.87	2,859.87	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	783.00	832.69	832.69	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	317.00	357.95	357.95	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	3,589.00	3,725.30	3,725.30	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,357.00	1,357.99	1,357.99	0.00	0.00
COLADARCI & COLADARCI	Priority	23,604.00	35,472.17	35,472.17	6,752.37	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	467.00	858.96	858.96	0.00	0.00
COMENITY BANK	Unsecured	1,118.00	1,155.24	1,155.24	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	480.00	549.55	549.55	0.00	0.00
CONSUMERS COOPERATIVE CU	Secured	8,302.00	8,302.00	8,302.00	3,086.66	513.89
CONSUMERS COOPERATIVE CU	Unsecured	NA	193.84	193.84	0.00	0.00
DELL FINANCIAL SERVICES	Secured	500.00	500.00	500.00	299.42	16.02
DEPARTMENT STORE NATIONAL BA	Unsecured	58.00	136.44	136.44	0.00	0.00
ERICKSEN POELL & CARPENTER	Priority	2,736.00	NA	NA	0.00	0.00
FINANCE OF AMERICA MORTGAGE I	Secured	3,000.00	1,282.98	1,282.98	1,282.98	0.00
FINANCE OF AMERICA MORTGAGE I	Secured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	509.00	435.22	435.22	0.00	0.00
LVNV FUNDING	Unsecured	1,295.00	1,295.41	1,295.41	0.00	0.00
MERRICK BANK	Unsecured	1,723.00	1,536.19	1,536.19	0.00	0.00
PAYDAY LOAN STORE	Unsecured	600.00	599.51	599.51	0.00	0.00
PAYDAY LOAN STORE	Unsecured	NA	2,044.06	2,044.06	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,255.00	1,254.32	1,254.32	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PAYSON CASTERS INC	Unsecured	2,879.00	3,004.19	3,004.19	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	108.00	254.60	254.60	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	566.00	566.06	566.06	0.00	0.00
CITY OF WAUKEGAN	Unsecured	200.00	NA	NA	0.00	0.00
COMCAST	Unsecured	240.00	NA	NA	0.00	0.00
DR ELLIS J NEIBURGER DDS	Unsecured	400.00	NA	NA	0.00	0.00
OB GYNE ASSOC OF LAKE FOREST L	Unsecured	21.00	NA	NA	0.00	0.00
KNOWLEDGE UNIVERSE	Unsecured	170.00	NA	NA	0.00	0.00
LAKE COUNTY CLERK	Unsecured	2,418.00	NA	NA	0.00	0.00
MATTHEW THOM	Unsecured	525.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	1,200.00	NA	NA	0.00	0.00
CCI/COMED	Unsecured	467.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC/ONE HOPE	Unsecured	598.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	741.00	NA	NA	0.00	0.00
ALL KIDS AND FAMILYCARE PREMI	Unsecured	90.00	NA	NA	0.00	0.00
AMER MEDICAL COLLECTION AGEN	Unsecured	70.00	NA	NA	0.00	0.00
ANESTHESIA CONSULTANTS LTD	Unsecured	677.00	NA	NA	0.00	0.00
ANTHONY P TERRASSE MD	Unsecured	125.00	NA	NA	0.00	0.00
SPRINT	Unsecured	300.00	NA	NA	0.00	0.00
VISTA IMAGING ASSOC	Unsecured	222.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER	Unsecured	150.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,282.98	\$1,282.98	\$0.00
Debt Secured by Vehicle	\$25,044.00	\$9,311.39	\$1,551.79
All Other Secured	\$500.00	\$299.42	\$16.02
TOTAL SECURED:	\$26,826.98	\$10,893.79	\$1,567.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$35,472.17	\$6,752.37	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$35,472.17	\$6,752.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,144.68	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$984.03</u>
Disbursements to Creditors	<u>\$19,213.97</u>

TOTAL DISBURSEMENTS : **\$20,198.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.